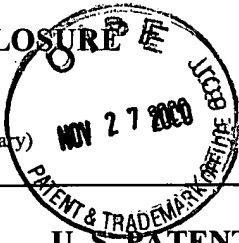
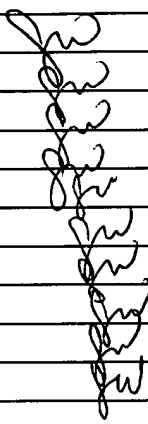
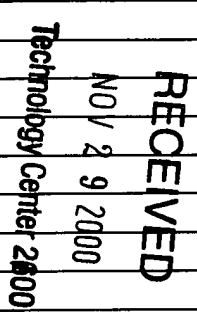


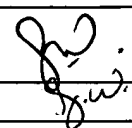



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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				APPLICANTS Bishop et al.			
				FILING DATE August 31, 2000		GROUP ART UNIT 2131	

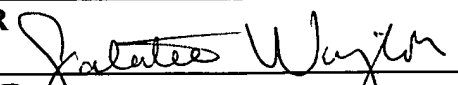


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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
		5,936,226	08/10/00	Aucsmith			
		5,931,917	08/03/99	Nguyen et al.			
		5,930,767	07/27/99	Reber et al.			
		5,920,847	07/06/99	Kolling et al.			
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		5,917,925	06/29/99	Moore			
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		5,907,620	05/25/99	Klemba et al.			
		5,905,908	05/18/99	Wagner			
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							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0", November 18, 1996 (also available at: http://home.netscape.com/eng/ssl3/draft302.txt)
	Business Wire (press release), "Master Card E-Wallet", July 11, 2000
	Obongo.com Web Site, "Obongo", August 8, 2000 (Description of wallet toolbar also available at: http://www.obongo.com/chabi/webSite/index.htm)
	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card", September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper.

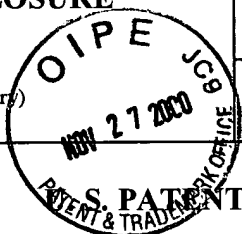
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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				APPLICANTS Bishop et al.				
				FILING DATE August 31, 2000		GROUP ART UNIT 2131		
U. S. PATENT DOCUMENTS								
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE	
<i>[Handwritten initials]</i>		5,892,211	04/06/99	Davis et al.			RECEIVED NOV 29 2000 Technology Center 2600	
		5,889,941	03/30/99	Tushie et al.				
		5,884,292	03/16/99	Baker et al.				
		5,884,271	03/16/99	Pitroda				
		5,857,079	01/05/99	Claus et al.				
		5,826,241	10/20/98	Stein et al.				
		5,815,657	09/29/98	Williams et al.				
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<i>[Handwritten initials]</i>		C.H. Fancher, "In Your Pocket Smartcards", IEEE SPECTRUM, February 1997, pp. 47-53						
		I. Blythe, "Smarter, More Secure Smartcards", BYTE, June 1997, pp. 63-64						
		Dr. J. Leach, "Dynamic Authentication for Smartcards", COMPUTERS AND SECURITY, vol. 14, no. 5, 1995, pp.385-389						
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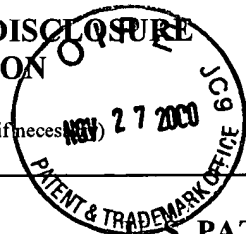
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		5,757,917	05/26/98	Rose et al.				
		5,742,845	04/21/98	Wagner				
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		5,721,781	02/24/98	Deo et al.				
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							YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								
		Turban et al., "Using Smartcards in Electronic Commerce", Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69						
		Dhem et al., "SCALPS: Smart Card for Limited Payment Systems", IEEE Micro, June 1996, pp. 42-51						
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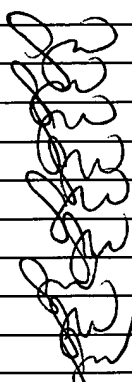


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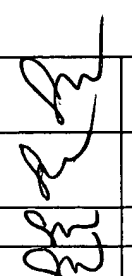
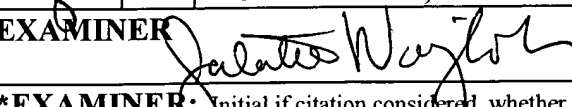
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	J. Simmons, "Smart Cards Hold the Key to Secure Internet Commerce", EC WORLD, December 1998, pp. 36-38
	P. Wayner, "Digital Cash", AP Professional, 1996, pp. 76-83, 85-100
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EXAMINER 	DATE CONSIDERED 01/17/02

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INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small>				ATTY DOCKET NO. 10655.8000		SERIAL NO. 09/652,899	
				Bishop, et al.			
				FILING August 31, 2000		GROUP 2131	

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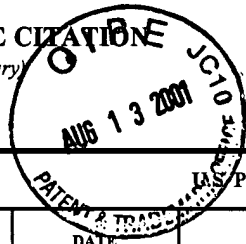
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<i>Jan</i>	WO 98/45778	10/15/98	Patent Cooperation Treaty				
<i>Jan</i>	WO 99/21321	04/29/99	Patent Cooperation Treaty				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER <i>Julianne Winton</i>	DATE CONSIDERED <i>01/17/03</i>
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Docket Number (Optional) 10655.8000	Application Number 09/652,899
Applicant(s) Bishop, et al.	
Filing Date August 31, 2000	Group Art Unit 2131

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*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>JP</i>		6,199,079	3/6/2001	Gupta et al.			

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							YES	NO

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			AUG 16 2001
			Group 2100

EXAMINER <i>Salute Wrayton</i>	DATE CONSIDERED 01/17/03
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